

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 11–31855–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nikia L Comfort
1956 Tinsman Avenue
Pennsauken, NJ 08110

Social Security No.:
xxx–xx–2092

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 18, 2016

JJW: kvr

James J. Waldron
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nikia L Comfort
 Debtor

Case No. 11-31855-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db
 512199206 +Nikia L Comfort, 1956 Tinsman Avenue, Pennsauken, NJ 08110-2859
 512199208 +AES/Suntrust, PO Box 2461, Harrisburg, PA 17105-2461
 512199208 +Camden County Division Of Community, Development, Court House, 19th Floor, 520 Market St, Camden, NJ 08102-1300
 512199209 Capital One, PO Box 70884, Charlotte, NC 28272-0884
 512199210 +Citifinancial, Po Box 499, Hanover, MD 21076-0499
 512199211 Citifinancial Retail Services, Po Box 22060, Tempe, AZ 85285-2060
 512199212 Citifinancial Services, Inc., Route 130 & Browning Road, Brooklawn, NJ 08030
 512199213 Collectech Systems, Inc., PO Box 4157, Woodland Hills, CA 91365
 512199215 DIRECTV, Inc., P.O. Box 830032, Baltimore, MD 21283
 512199214 Direct Loans, U.S. Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260
 512199216 Emergency Phy Assoc of S. Jersey, NCO-Medclr, PO Box 8547, Philadelphia, PA 19101
 512199217 +Fin Recovery, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 512199219 +Howard W. Smith, Esq., 1670 Whitehorse-Hamilton Square Road, Trenton, NJ 08690-3541
 512199220 +Jefferson Capital Systems, LLC, C/O Neuheisel Law Firm, PC, 64 East Broadway Road, Ste. 245, Tempe, AZ 85282-1383
 512199222 +Literary Guild Book, C/O RJM ACQ, LLC, 575 Underhill Blvd, Ste. 2, Syosset, NY 11791-3426
 512199224 +Pennsauken Tax Office, 5605 N. Crescent Blvd., Pennsauken, NJ 08110-1834
 512199225 +Powers Kirn, LLC, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128
 512199226 Sprint PCS, P.O. Box 660075, Dallas, TX 75266-0075
 516012887 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank National Association, c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street, Owensboro, Kentucky 42301)
 515700450 +US BANK NA, POWERS KIM, LLC, PO BOX 848, MOORESTOWN, NJ 08057-0848
 512199229 +US Bank Home Mortgage, 4801 Ferderica Street, Owensboro, KY 42301-7441
 512260566 +US Depart of Housing and Urban Dev., Attn: Jessica Anglin, 2488 E 81st St., Suite 700, Tulsa, OK 74137-4267
 512451203 US Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609
 512199227 +Underwood - Memorial Hospital, Billing Office, 509 North Broad Street, Woodbury, NJ 08096-1617
 512199228 University Physicians Cooper, Department Of Emergency Medicine, PO Box 6039, Bellmawr, NJ 08099-6039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2016 23:57:37 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 18 2016 23:57:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 512199207 +E-mail/Text: bankruptcy@cavps.com Oct 18 2016 23:57:53 Calvary Portfolio Services, 7 Skyline Drive, 3rd Floor, Hawthorne, NY 10532-2162
 512199218 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2016 23:53:40 GEMB/Old Navy, PO Box 981400, El Paso, TX 79998-1400
 512334338 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 18 2016 23:57:51 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 512199221 +E-mail/Text: bkrnotice@prgmail.com Oct 18 2016 23:57:32 John Barry & Associates, PO Box 126, Concord, NC 28026-0126
 512199223 +E-mail/Text: bankruptcydepartment@tsico.com Oct 18 2016 23:58:22 NCO Fin/99, 507 Prudential Road, Horsham, PA 19044-2308
 512420435 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2016 23:54:10 Portfolio Recovery Associates, LLC, c/o Capital One, PO Box 41067, Norfolk VA 23541
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512942515 U.S. Department of HUD c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 7
 TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 33

Date Rcvd: Oct 18, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com
Mark W. Ford on behalf of Debtor Nikia L Comfort markfordlaw@juno.com,
dsorbello@MarkFordLaw.comcastbiz.net
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
William M. E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for
U.S. Bank N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for U.S.
Bank N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for
U.S. Bank N.A. ecf@powerskirn.com

TOTAL: 9